

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

MB-1598-C

Eisenberg Gold & Agrawal, P.C.

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Cherry Hill, NJ 08034

Attorney for Santander Consumer USA Inc.



Order Filed on November 6, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No. 23-16204

Adv. No.

Hearing Date: 10-2-24

Judge: (RG)

In Re:

LAUREN M. MCNAUGHT

**ORDER FOR ARREARAGE CURE, MONTHLY PAYMENTS, STAY RELIEF AND CO-DEBTOR  
RELIEF UNDER CERTAIN CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: November 6, 2024

  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

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Debtor: Lauren M. McNaught

Case No: 23-16204

Caption of Order: Order for arrearage cure, monthly payments, stay relief and co-debtor relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Certification Of Default filed by William E. Craig, Esq., attorney for Santander Consumer USA Inc. (“Santander”), with the appearance of Scott Sherman, Esq. on behalf of the debtor, and this Order having been filed with the Court and served upon the debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That Santander Consumer USA Inc. (“Santander”) is the holder of a first purchase money security interest encumbering a 2016 Ford Explorer bearing vehicle identification number 1FM5K8B80GGA81676.**
- 2. That the debtor’s account has post-petition arrears through September 2024 in the amount of \$2,125.55.**
- 3. That the debtor is to cure the arrears set forth in paragraph two (2) above by making her regular monthly payment of \$595.37 plus an additional \$531.39 (for a total monthly payment of \$1,126.76) for the months of October 2024 through January 2025.**
- 4. That commencing October 2024, if the debtor fails to make any payment to Santander within thirty (30) days after it falls due, Santander shall be entitled to stay relief and co-debtor relief as to the co-debtor Jeffrey McNaught upon filing a certification with the Court and serving it on the debtor, her attorney, and the Chapter 13 Trustee.**
- 5. That the debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00**

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Debtor: Lauren M. McNaught

Case No: 23-16204

Caption of Order: Order for arrearage cure, monthly payments, stay relief and co-debtor relief under certain circumstances, counsel fees, and insurance.

**each. Santander Consumer USA must be listed as loss payee. If the debtor fails to maintain valid insurance on the vehicle, Santander shall be entitled to stay relief and co-debtor relief as to the co-debtor Jeffrey McNaught upon filing a certification that insurance has lapsed and serving such certification on the debtor, her attorney, and the Chapter 13 Trustee.**

- 6. That the debtor is to pay a counsel fee of \$100.00 to Santander Consumer USA Inc. through her Chapter 13 plan.**

In re:  
Lauren M McNaught  
Debtor

Case No. 23-16204-RG  
Chapter 13

District/off: 0312-2  
Date Rcvd: Nov 06, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2024:**

Recip ID	Recipient Name and Address
db	+ Lauren M McNaught, 84 Circle Drive, Oak Ridge, NJ 07438-9015

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 08, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor CrossCountry Mortgage LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Laura M. Egerman	on behalf of Creditor CrossCountry Mortgage LLC laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Regina Cohen	on behalf of Creditor Financial Services Vehicle Trust rcohen@lavin-law.com mmalone@lavin-law.com
Robert P. Saltzman	on behalf of Creditor CrossCountry Mortgage LLC dnj@pbslaw.org
Scott D. Sherman	on behalf of Debtor Lauren M McNaught ssherman@minionsherman.com

District/off: 0312-2

User: admin

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Date Rcvd: Nov 06, 2024

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. wraig@egalawfirm.com  
mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 8